

IN THE SPECIFICATION:

Please replace the paragraph at page 16, lines 3-8, with the following rewritten paragraph:

The relay server 40, when receiving the payment information, transfers, using the redirecting section 45, the payment information to the wallet server 60 (see ④ in FIG. 3). It is not the user terminal 10 that transfers the payment information to the wallet server 60. Moreover, the payment information may be automatically transferred to the wallet server 60, by setting, in advance, the URL of the wallet server 60 that can be used by the user and in accordance with the URL.